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	Application No.	Applicant(s)
Notice of Allowability	09/474,492	FOTH ET AL.
	Examiner	Art Unit
	Hani Kazimi	3691
The MAILING DATE of this communication appears on the cover sheet with the correspondence address All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.		
1. This communication is responsive to <u>The decision on appeal 9/28/06</u> .		
2. The allowed claim(s) is/are <u>1-24</u> .		
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some* c) None of the:		
1. Certified copies of the priority documents have been received. 2. Contified copies of the priority documents have been received in Application No.		
2. Certified copies of the priority documents have been received in Application No		
3. Copies of the certified copies of the priority documents have been received in this national stage application from the		
International Bureau (PCT Rule 17.2(a)). * Certified copies not received:		
Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.		
4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.		
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.		
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached		
1) hereto or 2) to Paper No./Mail Date		
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date		
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).		
 DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL. 		
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Attachment(s) 1. Notice of References Cited (PTO-892)	5. Notice of Informal F	Patent Application
2. Notice of Draftperson's Patent Drawing Review (PTO-948)	6. Interview Summary	(PTO-413),
3. Information Disclosure Statements (PTO/SB/08),	Paper No./Mail Da 7. ☐ Examiner's Amend	
Paper No./Mail Date 12/29/99; 6/5/03 4. Examiner's Comment Regarding Requirement for Deposit	8. 🛛 Examiner's Stateme	ent of Reasons for Allowance
of Biological Material	9.	

DETAILED ACTION

1. This communication is in response to the decision of the Board of Patents Appeals dated September 28, 2006. Claims 1-24 are pending in this application.

Allowable Subject Matter

- **2.** The following is a statement of reasons for the indication of allowable subject matter:
- 3. The prior art of record (Barber et al US Pat. No. 6,349,288) teaches a system for implementing payments for access to pay-per-view information offered on the Internet. The system includes elements to collect payment for access to the pay-per-view information and a refund of the payment in case a consumer requests and is granted a refund. The system also includes elements that provide for compensating an advertiser for advertising pay-per-view information provided by an information vendor and for recovering the compensation in the case of a refund.

Even though, the prior art of record teaches a system for performing the above mentioned steps, the prior art of record fails to teach a method for facilitating electronic refunds in an online commercial transaction, comprising the steps of upon receipt of the request to refund, the payment computer accounting for the cost of the at least one of the corresponding ones of the items in the refund account and crediting the vault with the cost of the at least one of the corresponding ones of the items thereby effectuating a

refund to the buyer, as discussed on pages 2-3 of the decision of the Board of Patents Appeals dated September 28, 2006. For these reasons claims 1, and 13 are deemed to be allowable over the prior art of record, and claims 2-12, and 14-24 are allowed by dependency.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you

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have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-2 17-9197 (toll-free).

HANI M. KAZIMI PRIMARY EXAMINER

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March 19, 2007